Local Savings Bond Chairman Cites Value For Retirement

During the fifteen years that the Treasury has offered Series E Savings Bonds to the public, the regular purchase of these bonds to build retirement income has been spreading. With the fifteenth anniversary of the first E Bond sale being celebrated this week, Judge J. W. Flood, chairman of the Appomattox County Savings Bonds Committee, points out that a sizeable part of the $40 billion now outstanding in Series E and H Bonds represents income built up through the years.

The Series H Bond, which pays interest each six months, is bought by many for retirement income. The smallest bond of this series is $500, selling at par. The E Bond, bought regularly, is widely used to provide income as the bonds come due.

"A good plan for many people is to buy E Bonds monthly for at least 19 years and 8 months before retirement," explains Judge Flood. "That is because the E Bonds you buy now mature in 9 years and 8 months from issue date, and the automatic extension option keeps them earning interest and growing in cash value for an additional 10 years. By holding each bond for the full extension period, you get the maximum of interest. If you plan to retire at 65, you can start this plan as late as your forty-fifth year. However, the earlier the better."

Judge Flood cited a typical plan based on buying a $50 Series Bond every 60 days each month for 19 years and 8 months and holding each bond for the extra 10 years after maturity, beginning with the ninth month of the nineteenth year, each month a bond worth $67.34 can be redeemed, for the next 19 years and 8 months after bond buying ceases. In the end you get back a total of $15,802 on a cash investment of $8,850. The interest totals $7,052, or 80 per cent on your investment, in a little less than 20 years.

Buying a $100 Bond each month over the same period will bring in $151.68 a month, a total of $31,781 on a $17,700 investment earning $14,081 interest.

Most people do not expect to live twenty years after retiring at 65. A plan based on buying a $50 E Bond each month for 19 years and 8 months provides for spreading the income over only 10 years after retirement. It works this way:

Buy a bond a month for $37.50 for 256 months (19 years and 8 months). Hold each of the 116 bonds bought in the first 9 years and 8 months for ten additional years after it matures, bringing its cash value up to $67.34.

At the end of 19 years and 8 months, your monthly income begins. You redeem two bonds each month, one that matures for $50 at 9 years and 8 months and one that reaches $67.34 at 19 years and 8 months. This monthly income of $117.34 will continue for 9 years and 8 months, or into your seventy-fifth year if you retired at 65. In addition, the way the maturities work out, you'll have four extra bonds to redeem at $50, one each month for the four months before the $117.34 monthly income begins. That makes your total payoff period ten years, the first four months at $50, the rest at $117.34.

"You can fit these retirement plans to your own circumstances," Judge Flood concluded. "The smallest E Bond sells for $18.75; the largest is $10,000, selling for $7,500, and the annual purchase limit is $20,000. What appeals to the small payroll saver and the wealthy investor alike is the complete safety of the United States Savings Bond as an investment. You know exactly what it will be worth at all times during the next twenty years and you can count on it."

We hear that Darryl Zanuck's "Anastasia," with Ingrid Bergman and Yul Brynner is budgeted at $6,500,000.

Burt Lancaster is set to do two pictures for Paramount, the first of which will be "Gun Fight at O. K. Corrall," set to roll, and "The Rainmaker," set for filming in July. After that, Mr. Lancaster will appear in the Hecht - Lancaster Production's adaption of "The Devil's Disciple."

Robert Taylor, now on loan to Twentieth Century-Fox, for "The Sixth of June," will return to Metro, his home studio, for "The Power and the Prize," adapted from the Howard Swigget novel.

Screen rights to "The Big Dream," as yet unpublished novel by Leon Uris, author of "Battle Cry," have been bought by Metro-Goldwyn-Mayer. The story pertains to Israel.

The world premier of "Carousel" at the Roxy Theatre in New York turned over $75,000 to Dr. J. A. W. Hetrick, for New York Medical College and Lower-Fifth Avenue hospitals.

"Raintree County," David Lewis' production, has one of the biggest casts of recent years. Besides Elizabeth Taylor, Mostgomery Clift, and Eva Marie Saint, it has Agnes Moorehead, Nigel Patrick, Tom Drake, Lee Marvin, Jarma Lewis and the former Miss U. S. A., Myrna Hanson.

In the first two weeks, Mario Lanza's "Serenade" was in Radio City, it rolled up $350,000 at the box office.

Zsa Zsa Gabor, who played in "Tall, Dark Stranger," on TV, has bought the story for an indepen dent picture. She plans to co-star in it with her ex-husband, George Saunders.

The third reissue of "Duel in The Sun" is being planned by David Selznick. It you remember, Gregory Peck, Jennifer Jones, Joseph Cotton and the late Lionel Barrymore were all in the cast.

Jimmy Cagney turned down "Wings of the Eagle," written by one of his best friends, in order to spend three months with his children on his farm near Goshen, N. Y. He also refused a role in "Production For a Tough Racket, with Joe Pasternak.

Gordon Macrae's anniversary present from his wife was Old Blue, the horse MacRae rode in "Oklahoma."

Although Anita Elkberg is supposed to go to work in "Solange," as soon as her present film is finished, she says she plans to fly to Italy to see her fiance, Tony Steel, before she does the picture.

Come June, Eslo Finza will bid fond farewell to "Fanny," which he is currently doing on Broadway and leave for a long European vacation. Next season, he'll do a straight comedy, with Sylvia Sidney playing his daughter.

Mario Lanza's earnings from "Serenade" are expected to total more than a million dollars. He'll get 35 per cent of the United States profits (after production costs) and 40 per cent of European profits.

A sequel to Audie Murphy's "To Hell and Back" is being written by his war buddy, Spec McClure. Its about a soldier's readjustment to private living after World War II.

Subscription rate: $2.00 a year; payable in advance.

ABOUT YOUR HOME

By Frances Dell

About this time of year many of us begin to think about roses. Either planting new ones or doing something about our old plants that never seem to do as well as we would like. The first thing to consider in either case is the condition of the soil.

There are several characteristics of soil that are important to roses. First, the soil must be well drained. Excess water should run through the soil. It should never collect around the roots as this is certain death to a rose plant. A poorly drained soil can be improved by adding peatmoss or sand. Second, the soil should have a granular structure and not be underlaid with hardpan, which restricts water movement. If hardpan is present, it should be replaced with good workable soil.

If the soil is very heavy and hard to work, a soil conditioner should be added. Try compost, peat or other coarse organic material worked well into the soil. A good rose soil must be able to retain moisture between rains. It is the clay particles that accomplish this.

Third, the soil must be slightly acid. This can be a real problem for gardeners in the Far West, where alkaline soils are present. If the soil is mildly alkaline, adding a little peatmoss will correct the condition. If the soil is decidedly alkaline, try adding sulphur.

The soil must contain an ample supply of nutrients. This can be accomplished by adding a good complete fertilizer for roses to the soil.

Container roses may be planted any time when the soil can be worked. Bare-root roses are best planted either at the end of the season, just after becoming dormant, or at the beginning of the next season before the buds break.

Homemakers Items

Bounty of Beef

Bountiful supplies of beef will be offered consumers during the next couple of months.

Beef heads the May plentiful list of the U. S. Department of Agriculture, which reports that marketing of fed cattle is expected to be seasonably heavy during the month. As a result, food stores will be well supplied with U. S. Choice and Good grades of beef.

Also to continue in abundance are pork and broilers. Hog slaughter is expected to drop during May, but pork supplies will still be generous. Broilers, too, will be plentiful, with May marketings expected to top those of a year ago by 20 per cent.

Other foods on USDA's May plentiful list for the southeast are: grapefruit, canned and frozen cherries, California dates, dry onions, rice, peanut butter, milk and other dairy products, and lard.

Safety Forums

Two district safety forums for home demonstration club women and others interested have been scheduled for May.

Mrs. W. Goode Robinson, Lynchburg, state safety chairman for the Virginia Federation of Home Demonstration Clubs, says the forums will be held: May 17 in Pulaski, and May 18 in Abingdon. They are the last of a statewide series.

A little salt sprinkled on a flannel cloth can be used to clean your best porcelain.

National Home Demonstration Week is being observed throughout the country this week, April 29, May 5.

This 11th annual observance is being noted by almost 5,800,000 homemakers who take part in the work throughout the nation. "Today's Home Builds Tomorrow's World" is the theme for the week.

Miss Maude E. Wallace, assistant director of the VPI Agricultural Extension Service, points out that home demonstration work is an educational program planned by home makers and conducted cooperatively by the Extension Service of the U. S. Department of Agriculture, the land-grant colleges, and the county governments. Through the program, families learn to apply the latest approved methods developed by the home economics research. The general aim is to strengthen home and family life by helping women become more efficient homemakers and more effective citizens.

The purpose of the week of special observance is to acquaint the general public with the educational programs that are available for families, and for homemakers in particular, through home demonstration work.

In Virginia, district meetings of the State Federation of Home Demonstration Clubs are highlighting the observance.

KEEP TAB ON FARM COSTS

Keeping close tab on money spent running a farm and farm home and getting a large part of the family food from the farm itself are marks of efficient farming, Walter E. Trent, local County Supervisor of the Farmers Home Administration, said this week.

Besides lending money to farm families, Mr. Trent said, his agency helps them with farm and home planning problems and supplies technical aids in farm and home management so they can make the most of their land and family labor resources and repay their debts.

Farm families are consumers as well as producers, he said, and families with Farmers Home Administration loans call on the supervisor for aid in planning expenditures. He helps them to get started on keeping farm records, and these records usually show that family living items can easily amount to one-fuorth of the gross farm income.

A good farm garden, when feasible, is an essential part of every farm and home plan for the family that is seriously trying to save money, make the best of opportunities, and repay debdts, he added. He pointed to butchering home meat supplies, producing their own milk and eggs, and proper conservation of all home produced food as being among other factors in efficient farm and home planning. He said a good garden can save a family anywhere from $100 to $500 a year.

BEE WORRIES BRIDE

Oundle, England.. Guests at the wedding of pretty Margaret Collins and Patrick Cunningham wondered at the extreme nervousness of the bride. All through the ceremony, a bee buzzed beneath her bridal bolero and just as the ceremony ended, the bee sank its stinger into the bride's shoulder. The couple dashed out of the church and into a nearby drugstore, where a pharmacist applied a soothing lotion to the sting.

Polio Vaccine Now Avilable For A Wider Age Group

STATE USES NEW FORM IN ACCIDENT REPORTS

Richmond, Va., May 2.- In a move to obtain useful information from the official traffic - accident report forms, to facilitate its analysis and to shorten the time lag in processing by various state governmental departments concerned and local police departments, C. H. Lamb, State Motor Vehicle Commissioner, and Colonel C. W. Woodson, Jr., Superintendent of State Police, both members of the Governor's Highway Safety Committee, have announced that a new report form is now being used and offered to local police agencies.

The old form was originally sent to the Division of Motor Vehicles where information was taken for administration of the Financial Responsibility Act and the Division's driver apperovement program. It was then forwarded to the State Police, for use in selective enforcement and other forms of traffic safety promotion and to the Highway Department for engineering studies. With some 160,000 reports filed annually, inevitable delays hamper the work of the various departments.

The new form is in duplicate and designed for forwarding original and copy to the Division. The Division can thus retain one for its needs and forward the other immediately to the State Police for its use and that of the Highway Department. This form has an additional value of design which facilitates the transferral of information to coding equipment and should aid the work of local agencies as well as that of the state departments in analyzing accidents more promptly.

Space is provided for the insertion of a traffic circle in the section provided for diagramming and the new report calls for seat belt information as well as other pertinent data more closely suited to present traffic conditions.

Both safety officials stressed that the general public will continue to use the original form as the amended one is for police work only.

Editors in convention see U. S. as losing "cold war."

Use of newsprint continues at a record high.

Observations throughout the nation are providing a wealth of evidence which confirms the safety and potency of the Salk polio vaccine. Although final data are not yet available, the reports accumulating clearly demonstrate the effectiveness of the vaccine as a preventive agent against paralytic polio during the past season.

Paralytic polio in the United States can be cut in half in the epidemic period in 1956 and can be reduced to a negligible amount in 1957 if there is coordinated effort during the remaining months of 1957 by all concerned, and particularly by parents. The primary interest is to wipe out paralytic polio. Everyone joins in that wish.

Polio is contracted through close association with infected persons. Avoid crowds and mingling with new groups. Guard your children from excessive physical strain, overfatigue, and from chilling. See to it that the children pay particular attention to personal cleanliness, especially handwashing. If they go swimming, be sure the pool or beach is approved by public health authorities.

Above all, be alert, for signs of illness in your children. Look with suspicion upon even minor upsets such as vomiting, constipation, or diarrhea, or a slight cold, and do not delay consulting your physician.

Because of the fact that there has been an increase in the supply of Salk vaccine allocated to the state, the age limit of those now eligible has been increased by adding children eleven through fourteen years and pregnant women, according to Dr. H. E. Jenkins, Health Director. In other words those now eligible to receive this vaccine in Virginia, are children one through fourteen years of age and pregnant women. Success depends upon cooperation by the parents.

The doses are now available for the above groups through family physicians. Health Department public clinics for giving the vaccine will be announced very soon. Information regarding the vaccine may be had by telephone from your doctor or County Health Department.

Under a new Federal policy, Government officials are quietly ending loyalty checks on scientists receiving grants for unclassified research.

Appomattox is a growing town.

Transco New

Mr. Robert Leffers is [illegible] several days this week in Charlotteville.

Mr. and Mrs. J. E. Beane and Jimmy spent the week-end in Eagle Rock.

Mr. and Mrs. Wayne Elder the week-end in Mooresville.

Miss Bobbie Leffers and Robert Racine, of Wake Forest spent the week-end with Mrs. Robert Leffers.

IN FASHION NOW

It seems that jailbird stripe many jackets, boleros, and [illegible] are quite the thing. Style news for the summer for [illegible] of clothes. Many of the outstanding swim suits are ed of bold striped fabric. shoes for casual clothes are of cotton and nylon materials easy-to-care-for and cool.

Evening gowns for summer all of the popular designs short. One beautifully print blue and green nylon damask was deceptive enough to pass for a filmy silk chiffon. Any of these or abroad, would stand prove this choice of fabric.

The teaming of two or similar fabrics, such as the white silk chiffon, achieves a delightful effect. The sky is the summer formal costume tailored but feminine.

The evening great coat with us. For summer they are fashioned of organdy, or any transparent type fabric that has body. For cooler days these are summer great coats. These coats are especially effective when worn over a sheath dress.

Permanently pleated replica cotton swimsuits with trim have found approval with women of all ages. A daughter set was a show-stopper a recent showing of [illegible] The suits were made of permanently pleated cotton [illegible] med with pink and blue [illegible] ery. The matching beach coat of blue permanently pleated ton sewed to a deep yoke pink and blue embroidery trim the suits.

Dacron and cotton dresses, shorts, in fact all kinds of mer clothes, will be the delight the busy homemaker. You them drip-dry and they need little or no ironing. This fabric is most practical for clothes.

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Conversion

Lesson for May 6, 1956

Dr. Foreman

CONVERSION is a religious word, but it wasn't originally. It isn't exclusively so now. We speak of people converted to Islam, or from it. A young man converts a car into a convertible—that which can be changed from open to closed, or back again.

Conversion in short, is change. Christians as the word they not mean just any kind of change. Conversion is a turning. It is the specially Christian word "conversion" refers to change from being non-Christian or unbelieving to being a Christian.

Is Paul Peculiar?

Probably the most famous conversion in the history of Christianity was that of the man who became the Apostle Paul. We called Saul at the time, and he was for being an apostle, he was contrary something worse than a "bad egg." He was an apostle of hate, prosecuting people for no crime than merely being Christians. His conversion was spectacular and dramatic in the extreme. It was so impressive that to this day there are those who think that if you are not converted in the way in which Paul was converted, you hardly have been converted at all. On the contrary, the one God works in Nature in so many varied ways, works in men in various ways. Just as there are no two persons exactly alike, so it would be surprising if any two conversion experiences were exactly alike. Paul was a special case, and God dealt with him in a special way. One might almost say God had to hit Saul on the head with a knock-him down, to bring him to his senses. There were many features of that conversion that seldom if ever occur in other cases.

The Things Not the Word

The word "conversion" occurs only once in the whole Bible (King James translation)—Acts 18:3. All together, like "convert," connected with this, make only a fraction of the thousands of words in the Bible. But the thing is there, and that is the important thing. Conversion, or the way of putting it is suggested by the story in Acts 9, which of course does not use the word "conversion." What happened there? Saul came into contact with Jesus; and instead of hating him any more, he worshipped him. He called him "Lord." That's conversion. But not all of it. Paul in later years told this story twice (that we know of—there must have been more times): Acts 22 and 26. He said about it: "I was not disobedient to the heavenly vision." Conversion is response to the touch of God. Conversion begins when we first take orders fron Him.

Sarah Anne's COOKING CLASS

Because the food value is very high in cheese you get good returns for your money. It is available in appetizing variety and should be a must on your grocery list.

Cheese Stuffed Peppers
4 medium green peppers
1-2 cup blue cheese
1-4 cup bread crumbs
3-4 cup mayonnaise
1-2 cup milk
1 tablespoon butter or margarine.

Start your oven at 350 degrees. Cut off 1-8 inch slice from top of peppers and take out seeds, core and membrane carefully.

Crumble cheese into small pieces and mix with bread crumbs, mayonnaise and milk. Fill peppers up to 1-2 inch from top and dot with butter. Set in baking dish, pour 1-2 inch hot water in bottom of dish and bake 30 to 40 minutes. Serve hot.

Frozen Cheese and Fruit Salad
2 3-oz. packages cream cheese
3 tablespoons maraschino cherry juice
1-2 cup mayonnaise
1-3 cup maraschino cherries cut fine
4 slices pineapple sliced
2-3 cup canned apricots sliced
1-2 cup chopped nuts
Salad greens

Mash cream cheese, add cherry juice and blend. Stir in mayonnaise. Fold in thoroughly drained fruits and nuts. Pour into freezing tray and freeze. When ready to serve, cut in slices. Arrange on salad greens. Serve with mayonnaise.

Herb Cheese Melba
1 cup cottage cheese
1-2 teaspoon grated onion
1 tablespoon cream
Dash of pepper
1-2 teaspoon leaf sage
1-2 teaspoon celery salt
1 tablespoon lemon juice
Melba toast

Mix all ingredients, except toast, until blended. Chill 1-2 hour before serving. Heap cheese mixture in bowl with toast on plate around it. Let guests spread their own.

Cheese Rice Bake
1 cup milk
1 cup grated American cheese
1-8 teaspoon pepper
1-2 teaspoon Worcestershire sauce
3 cups hot cooked rice.

Heat oven to 350 degrees. Heat milk in double boiler, stir in cheese, pepper and Worcestershire sauce. Stir until cheese is melted. Stir in rice. Turn into a greased 1 quart casserole. Top with grated cheese. Bake for 30 minutes.

Probably
Chicago barbers have increased prices to $1.25 for a haircut and 75 cents for a shave. In addition to being a wild and windy city, Chicago will probably soon become a wooly one. —Grit.

Around Your Home

By Frances Dell

It's very important to know the time and method of cutting summer flowers, to get the full beauty of cut blooms.

Practically all flowers should be cut in early morning while wet with dew. At this time the petals and stems are filled with moisture —thus the flowers are at their maximum freshness.

The length of time flowers keep their freshness depends largely on keeping their water absorbing capacity at its height. When this capacity declines, the flower wilts.

There are a number of tricks that will help in this respect. Cut flowers stems tend to heal over and close the moisture tubes, so it's a good idea to shorten the stems a half inch every day.

This doesn't apply to flowers like poinsettias and oriental poppies, whose stems should be seared or boiled for two minutes to keep in the juices. Strip the leaves from the part of the stem that is to be submerged for flowers like dahlias, zinnias, and marigolds. Crush the stems of chrysanthemums and break off the thorns on the lower part of rose stems to increase water absorption.

The life of cut flowers can also be prolonged by changing the water and washing the vase each day, thus keeping down the growth of bacteria.

When it's necessary to keep flowers out of water for some time after cutting, it is best to shorten the stems at once and place them in cold water up to their blooms for an hour or so.

Never crowd the stems into a vase when arranging your flowers and don't place your bouquet near a heat outlet, or an oil or a gas heater—since the fumes will put the flowers to sleep.

Place your cut flowers in a cool damp place during the night. A warm, dry room robs blooms and foliage of valuable moisture content.

House Speaker Rayburn has been named by the Democrats to serve as the permanent chairman of the Democratic National Convention.

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